"Reparations are payments to repair or right the wrongs of past injustices. African-Americans are owed reparations because of the work and pain that they had to endure during and after slavery. Reparations have been around since emancipation. A form of reparations was the idea of 40 acres and a mule. This was the idea that all slaves would receive 40 acres and mule after slavery to get them started for their own lives. Slavery and its benefactor, the white masters hurt black Americans. To this day, black Americans are living the legacy of slavery. In slavery, if blacks were to refuse to work or proceed to run away, they were punished. The form of punishment was almost always beatings or being whipped. Slavery was a horrible time for the black race, there were 250 years of pain and labor with no compensation for it and that is not fair. Slavery was, 'America's Black Holocaust,' Because of the effect slavery has brought on to African-Americans, blacks deserve to be compensated. After all, everyone else has.

"In 1987, people began to hear the word reparations a lot, but the discussion was not directed towards benefiting African-Americans. Instead, the United States government passed a law to conduct a national apology to Japanese-Americans and to pay them \$20,000 apiece for their internment during World War II. The Japanese-Americans are not the only ones who received reparations. Last year, European insurance companies were allowing Holocaust survivors to apply for reparations; \$275 million are being split up into accounts. Of this, 100 million will be for expenses and other 175 million will be available for Holocaust survivors and charities. This agreement will be fully enforced at the end of next year. Seven-thousand, eight-hundred forty-four people have made claims for Holocaust reparations in Germany and 18,200 people have made claims in other European countries. Israel Singer, the chairman of the World Jewish Congress stated, 'this is a great victory for justice. This is part of a massive effort at restitution that is very late, but fortunately not too late for hundreds of thousands of Holocaust survivors still alive, many of whom are in great need.' Jewish and Japanese people have been compensated for the past injustices done against their religion and race, so many African-Americans are raising the question, 'Why haven't I been compensated for slavery?' So as a result many African-Americans go to court.

"Reparations Activist Deadria Farmer-Paellman has been the spokesperson for African-Americans who are suing various corporations for their part in slavery. She files lawsuits against companies and as Paellman states, 'These are corporations that benefited from stealing people, from stealing labor, from forced breeding, from torture, from committing numerous horrendous acts and there's no reason why they should be able to hold onto assets they acquired through such horrendous acts.'

"In one lawsuit, Aetna Insurance Company is being held accountable for the act of insuring white masters, if their slaves ran away. They have apologized for insuring masters with money for their slaves. In 1998, Imari Obadele and two other people filed a claim that slavery was worse than Japanese internment and blacks should be paid. Their claim was turned down. The judge ruled against them, Chief Judge Lawrence Baskir of the

U.S. Court of Federal Claims wrote 'make no mistake, the plaintiffs have made a powerful case for redress that could form the basis of future legislation providing for reparations for slavery.' In the late 1990s, President Clinton played with the idea of reparations and an apology, but he rejected it.

"Every year, the government does nothing to help out and further the idea of reparations, but one city is making a change toward the better. Last year on October 2, 2002, history was made in Chicago. The Chicago Council passed a law called the Slavery Era Insurance Disclosure. This law was the first one of its kind for a well known city. With the law, before they do business with the city, companies will have to disclose their ties with slavery. This law could affect anyone's company who can trace their ties back to slavery. Here in Cleveland, NAACP president George Forbes wants to have that same law passed here. His proposal wasn't asking for money, but as he states, 'We're not advocating reparations, we just want to discuss it. We want to take it out of the emotional context and show how slavery goes into all corners of Cleveland life.' Many people are advocating and pushing the need for reparations, because so many people need them.

"Some people might raise the question, is black poverty the legacy of slavery?' Well it is. After slavery, African-Americans had to start their lives from scratch and they were poor and uneducated. So the cycle continues from one generation to another. The poverty rate is higher for African-Americans than for other minorities. The rate has staved the same since the last census. Twenty-two point seven percent of African-Americans are living in poverty. While the poverty rate for whites is 7.8 percent. Black people still suffer from economic, political and social falls from slavery. Martin J. Katz. author of The Economics of Discrimination says, 'Whites will be allowed to retain an advantage, which they did not earn and blacks will continue to lag behind as a result of acts which, although they may not be amenable to documentation, no one denies were performed in contempt of individuality. Racism has made race relevant to productivity. Treating race as if it were irrelevant will not help to make it any less relevant.' Slavery's everlasting mark is black poverty, so therefore, because of slavery and its dent on society, African-Americans deserve reparations.

"The saying 'let bygones be bygones' is often referred to the subject of reparations and slavery. The excuses include 'it ended 140 years ago before any of us were born,' or There's nothing I can do about it; my family never owned slaves.' But did people say that in 1987 when the government had to pay Japanese Americans? Would anyone say, 'I was never really there when the Japanese were interned, so why should I have to pay them.' I believe the answer would be no. And no one has actually taken the heat for slavery. No one has even acknowledged the aftermath, even today. Some people just don't know how to go about giving reparations. Some ideas were to setup a trust fund that would be used for economic and educational resources. Whites benefited from slavery while at the same time, blacks didn't. In a recent poll conducted by blackvoices.com, 75.4 percent believed that reparations should be given to African-Ameri-

"Reparations are a growing movement in today's society. The government should pay African-Americans the money that they are owed. Even though millions of dollars will not make up for the past injustices of America, reparations is a start toward the better. African-Americans went through hell 250 years ago. America needs to understand that. Reparations should be an obligation to America, not a privilege for African-Americans."

Camille is a student at Hawken school. She prepared this presentation for her chapel talk.

JAMES G. MILLS' RETIREMENT

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 19, 2003

Mr. SOUDER. Mr. Speaker, it is with great pleasure that I rise today to recognize James G. Mills' retirement as Chairman of the National Association of Federal Credit Unions (NAFCU). My colleagues may recall when I recognized my constituent Mr. Mills when he first became Chairman of NAFCU in June of 2000. With more than 37 years' experience in the credit union community, there is no doubt in my mind that our good friends at NAFCU will feel a great void once Mr. Mills steps down.

As a long time resident of Fort Wayne, Indiana. Mr. Mills has been the President and Chief Executive Officer of Three Rivers Federal Credit Union since 1985. For the past three years. Mr. Mills has been balancing his time as NAFCU Chair in addition to his leadership at Three Rivers FCU. However, one element has remained constant—he has always given selflessly of his time to promote and enhance the lives of credit union members in the great State of Indiana, as well as across the nation. Mr. Mills facilitated financial literacy education for the underserved in the Fort Wayne area and across Indiana's 3rd District. He has always championed efforts to provide financial services to all communities.

As Chairman of the NAFCU Board of Directors, Mr. Mills worked tirelessly to enhance the federal credit union charter by working with Congress for regulatory relief legislation for credit unions. He has also helped maintain NAFCU's status as a leading credit union trade association.

I rise today to congratulate Mr. Jim Mills on all of his fine work throughout his tenure as Chairman of NAFCU. I have worked with Mr. Mills on issues that are important to the credit union community in the past and I am committed to continuing to do so. Congratulations to Jim Mills on his retirement from the NAFCU Board. Please join me in thanking Jim for his many years of dedicated service.

TRIBUTE TO COLORAMO FEDERAL CREDIT UNION

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 19, 2003

Mr. McINNIS. Mr. Speaker, I am honored to stand before this body of Congress and this nation today to pay tribute to a business that has given more than 50 years of service to the community of Mesa County, Colorado.